A. **Amendment to the Specification:**

Please amend the paragraph on page 3, starting at line 20 and ending on page 4, line 7:

The rate quoted for the currency transaction is partially dependent upon the creditworthiness of the party requesting the transaction. This is because the counter-bearing party outside entity (typically a bank) must bear the credit risk of one of the parties involved in the transaction, should it default or file bankruptcy before the currency transaction is formally completed, typically on a spot market of least two business days. Accordingly, an entity with a greater creditworthiness can often achieve a currency exchange transaction with a lower spread cost. Relatively large currency exchange transactions usually bring about a better rate due to the lower administrative costs per unit of currency exchange. The exchanging of currency on the international market requires a trading skill which often takes time and experience to develop to its maximum capabilities. Often a single manufacturing facility or division of a large manufacturing concern will not have the financial staff with the trading experience required to minimize the cost to the local operation in its foreign currency exchange transactions.

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Please amend the paragraph on page 10, starting at line 19 and ending on page 11, line 17:

Referring to Figure 2, a somewhat more complex transaction conducted under the method of the present invention is schematically shown. In Figure 2 there is a German division, a Czech division, a U.K. division, and a Swedish division. The corporate parent is again a North American concern. The German division requires a payment of $9 million worth of Korunas to a Czech supplier. The Czech division requires a payment of $8 million Pounds Sterling to a U.K. supplier. The U.K. division requires a payment of $7 million ~~Korna~~ Krona to a Swedish supplier. The Swedish division requires a $6 million payment of Euros to a German supplier. As with the case in Figure 1, all required payments are to be made on April 15. To hedge the payments and to limit the currency exposure, the method of the present invention is practiced. The net currency trades required by the entities are as follows: There is a requirement to buy $9 million worth of Czech Korunas; $8 million of Pounds Sterling; $7 million of Swedish ~~Korna~~ Krona and $6 million of Euros. There is a requirement to sell $9 million of Euros, $8 million of Czech Korunas, $7 million of Pounds Sterling and $6 million of Swedish ~~Kornas~~ Krona. When determining the net amount of currency exchange transactions required there is a first currency exchange transaction of $1

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million Euro to receive $1 million Czech Korunas. There is a second transaction of $1 million Euros to receive $1 million Pounds Sterling. There is a third currency transaction to sell $1 million Euros to receive $1 million Swedish ~~Kornas~~ Krona. Instead of the previously required four trades by each division, the central currency exchange management may satisfy the currency exchange hedging requirements by executing just three separate trades.